

## Malawi

Exchange rate: US\$1.00 = 747 kwacha.

### Old Age, Disability, and Survivors

#### Regulatory Framework

A 2011 law creating mandatory individual accounts for private-sector workers earning above a minimum salary threshold has been partially implemented.

No additional information is available.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 2000 (employment).

**Type of program:** Employer-liability system. Cash sickness and cash maternity benefits only.

#### Coverage

Employed persons.

Exclusion: Military, police, and prison personnel.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** The total cost (pays insurance premiums).

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Cash sickness benefits:** Must have 12 months of continuous employment with the same employer and provide a medical certificate from a registered medical practitioner.

**Cash maternity benefits:** There is no minimum qualifying period. The employee can claim the benefit once every three years.

### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's daily wage is paid for up to four weeks; 50% for an additional eight weeks.

**Maternity benefit:** 100% of the employee's daily wage is paid for eight weeks. Additional paid leave may be provided in case of certified medical complications.

### Workers' Medical Benefits

No statutory benefits are provided. The public health system provides some free medical services in government health centers and hospitals, including immunizations and treatments for tuberculosis, malaria, HIV/AIDS, and other sexually transmitted diseases.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

### Administrative Organization

Ministry of Labour enforces the law.

Employers provide benefits through private insurance companies.

Ministry of Health (<http://www.health.gov.mw/>) oversees the public health system.

### Work Injury

#### Regulatory Framework

**First law:** 1946.

**Current laws:** 1990 and 2000 (worker's compensation).

**Type of program:** Employer-liability system through a private carrier.

#### Coverage

Employed persons.

Exclusions: Casual workers, self-employed persons, family workers, and military personnel.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost (provides insurance premiums).

**Government:** None; contributes as an employer.

#### Qualifying Conditions

There is no minimum qualifying period.

### Temporary Disability Benefits

A percentage of the insured's average monthly earnings in the 12 months before the disability began (in the last period of continuous employment if less than 12 months of continuous employment) is paid for a work incapacity of at least seven days, according to a schedule in law. The benefit is paid after a three-day waiting period until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 54 times the insured's average monthly earnings in the 12 months before the disability began (in the last period of continuous employment if less than 12 months of continuous employment) is paid.

Partial disability: A percentage of the full benefit is paid depending on the assessed degree of disability, according to a schedule in law.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a lump sum is paid depending on individual circumstances.

### **Workers' Medical Benefits**

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; mechanical aids; and transportation.

### **Survivor Benefits**

**Survivor benefit:** A lump sum is paid of 42 months of the deceased's last monthly earnings minus any disability benefit paid before the date of death.

Eligible dependents include members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

**Funeral grant:** If there are no surviving dependents, the cost of the burial is paid by the employer.

### **Administrative Organization**

Ministry of Labour enforces the law.

Employers provide benefits through private insurance companies.

### **Unemployment**

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#### **Regulatory Framework**

The 2000 Employment Act and Employment Amendment Act 27 (2010) requires employers to provide severance pay for terminations of contract because of redundancy, retrenchment, or economic conditions; or for unfair dismissals. The severance pay is two weeks of wages for each completed year of service for employees with one to five years of continuous employment; from five to 10 years, two weeks of wages for each completed year of service for the first five years plus three weeks of wages for each completed year of service from six to 10 years; for more than 10 years, two weeks of wages for each completed year of service for the first five years plus three weeks of wages for each completed year of service from six to 10 years plus four weeks of wages for each completed year of service thereafter.